

to determine how long the appointee in the office of city auditor will serve. The tenure of the appointee is found in the vacancy statute itself.

It is therefore my opinion that the incumbent appointee to the office of city auditor will serve for the unexpired portion of the four year term, and his successor will not be elected until the regular municipal election to be held in November, 1939.

Respectfully,

HERBERT S. DUFFY,
Attorney General.

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DISAPPROVAL—ARTICLES OF INCORPORATION OF THE
C. M. A. BENEFIT CLUB.

COLUMBUS, OHIO, May 10, 1937.

HON. WILLIAM J. KENNEDY, *Secretary of State, Columbus, Ohio.*

DEAR SIR: You have submitted for my approval articles of incorporation of The C. M. A. Benefit Club, together with a copy of the constitution and by-laws of the organization.

There is nothing in the articles of incorporation nor in the by-laws of the above club which would exempt it from complying with the insurance laws of this state. No provision is made for the payment of a specific amount as death benefit and consequently the organization does not fall within one of the exceptions enumerated in Section 9491, General Code.

I am therefore returning the articles of incorporation without my approval.

Respectfully,

HERBERT S. DUFFY,
Attorney General.